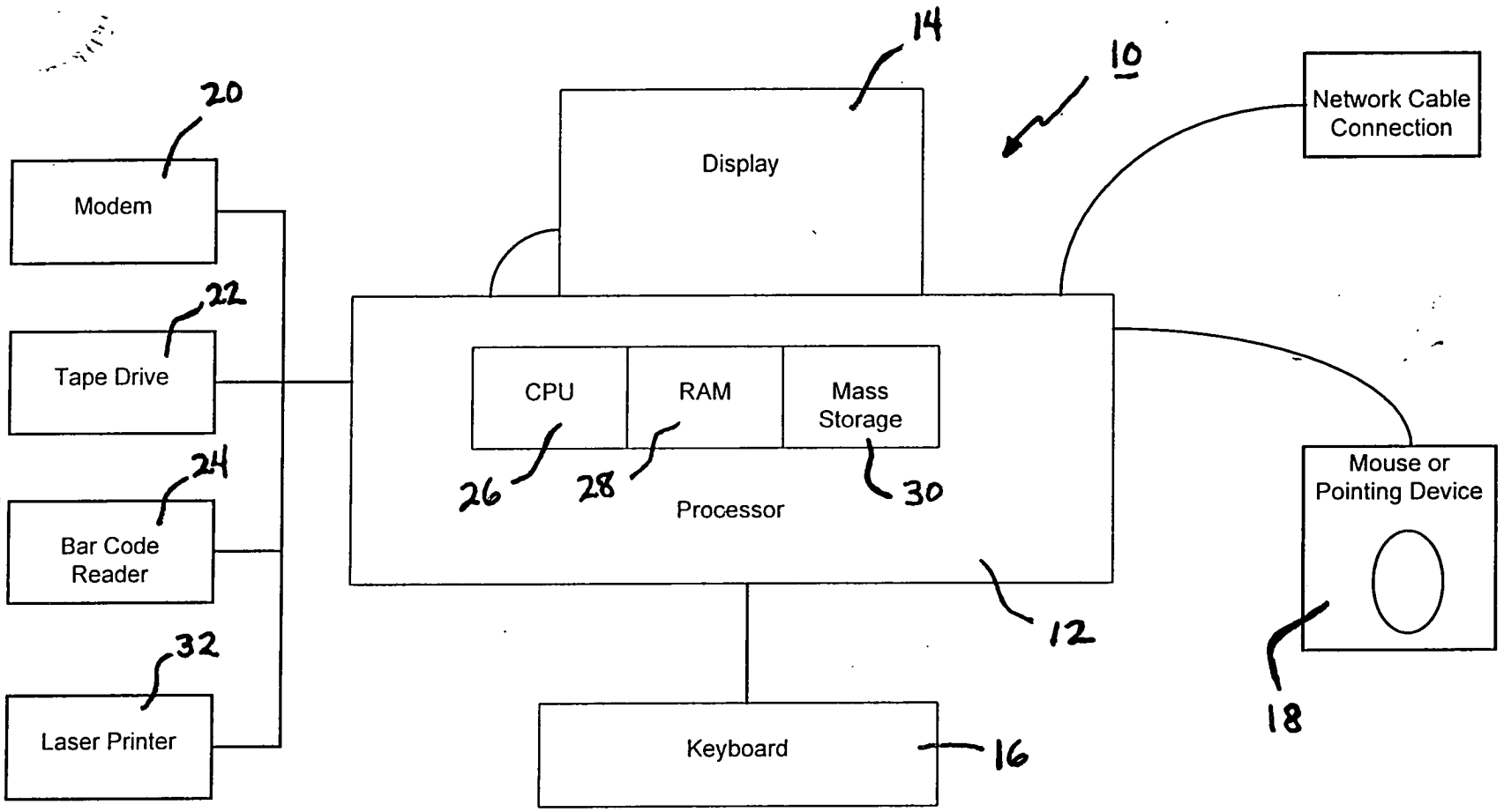
14
10
Display
Network Cable Connection
20
Modem
22
Tape Drive
24
Bar Code Reader
32
Laser Printer
CPU
RAM
Mass Storage
26
28
30
Processor
12
Mouse or Pointing Device
18
Keyboard
16

FIG. 1

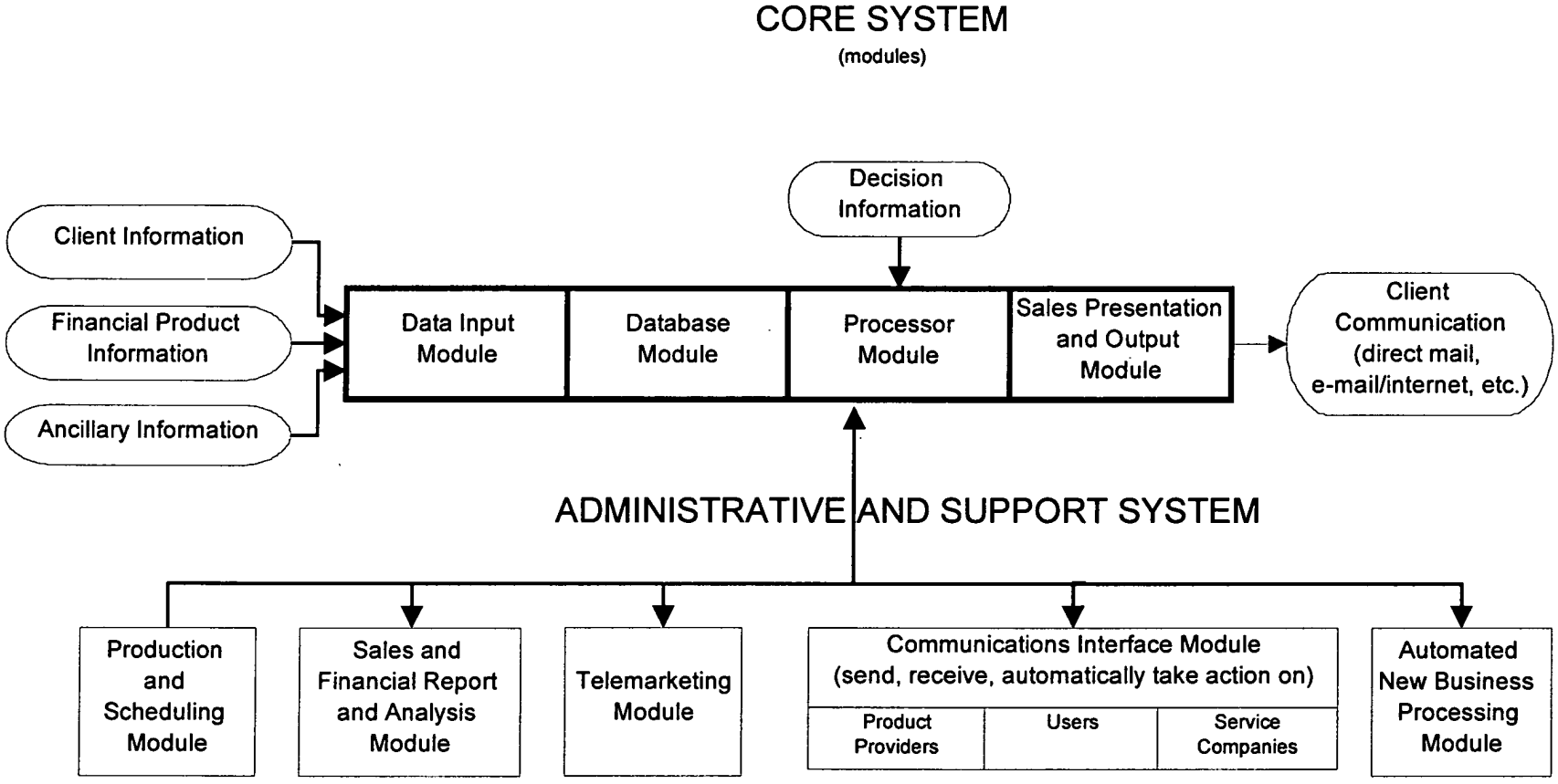
CORE SYSTEM
(modules)
Decision Information
Client Information
Financial Product Information
Ancillary Information
Data Input Module
Database Module
Processor Module
Sales Presentation and Output Module
Client Communication (direct mail, e-mail/internet, etc.)
ADMINISTRATIVE AND SUPPORT SYSTEM
Production and Scheduling Module
Sales and Financial Report and Analysis Module
Telemarketing Module
Communications Interface Module (send, receive, automatically take action on)
Product Providers
Users
Service Companies
Automated New Business Processing Module

FIG. 2

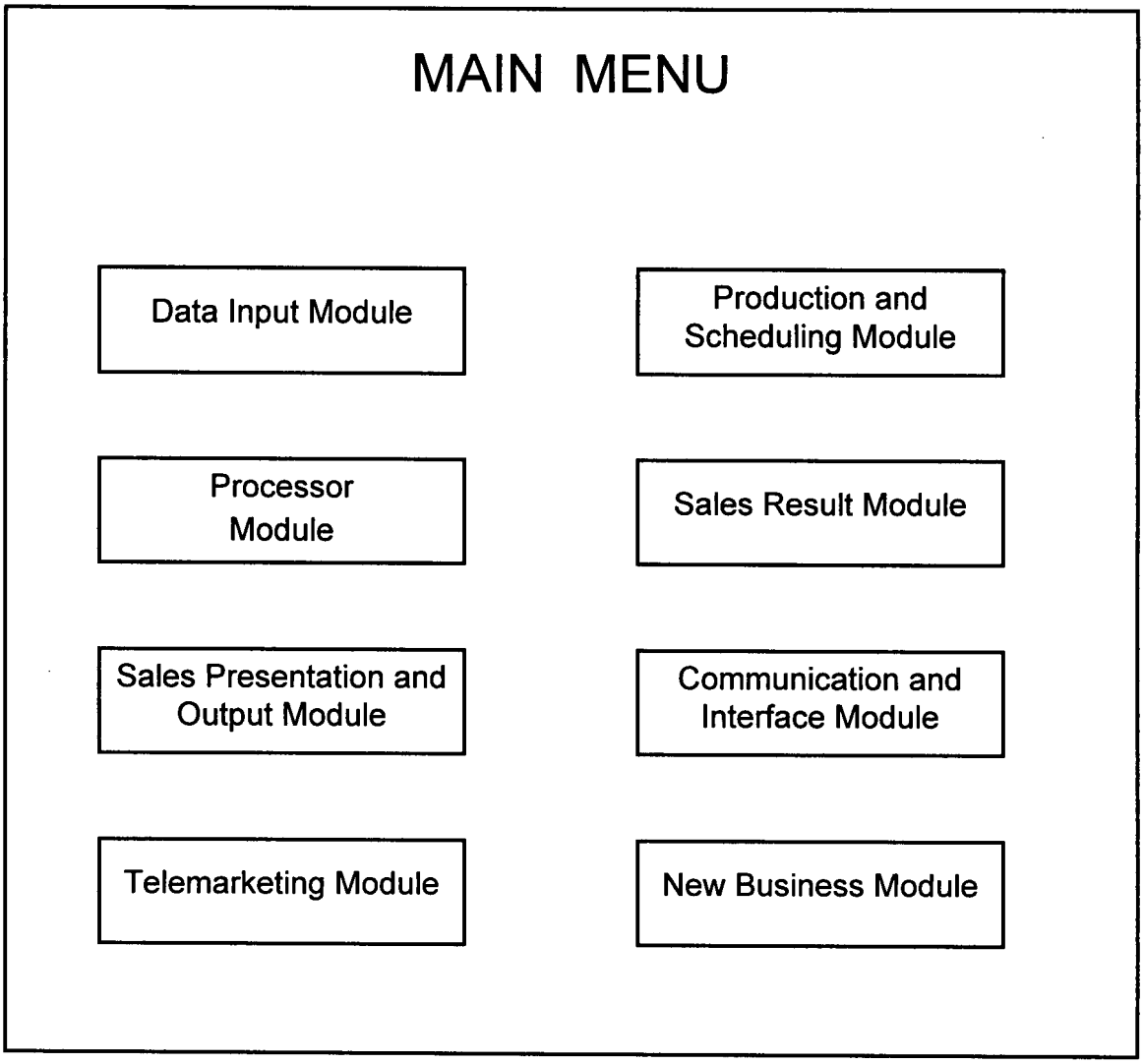
MAIN MENU
Data Input Module
Production and Scheduling Module
Processor Module
Sales Result Module
Sales Presentation and Output Module
Communication and Interface Module
Telemarketing Module
New Business Module

FIG. 3

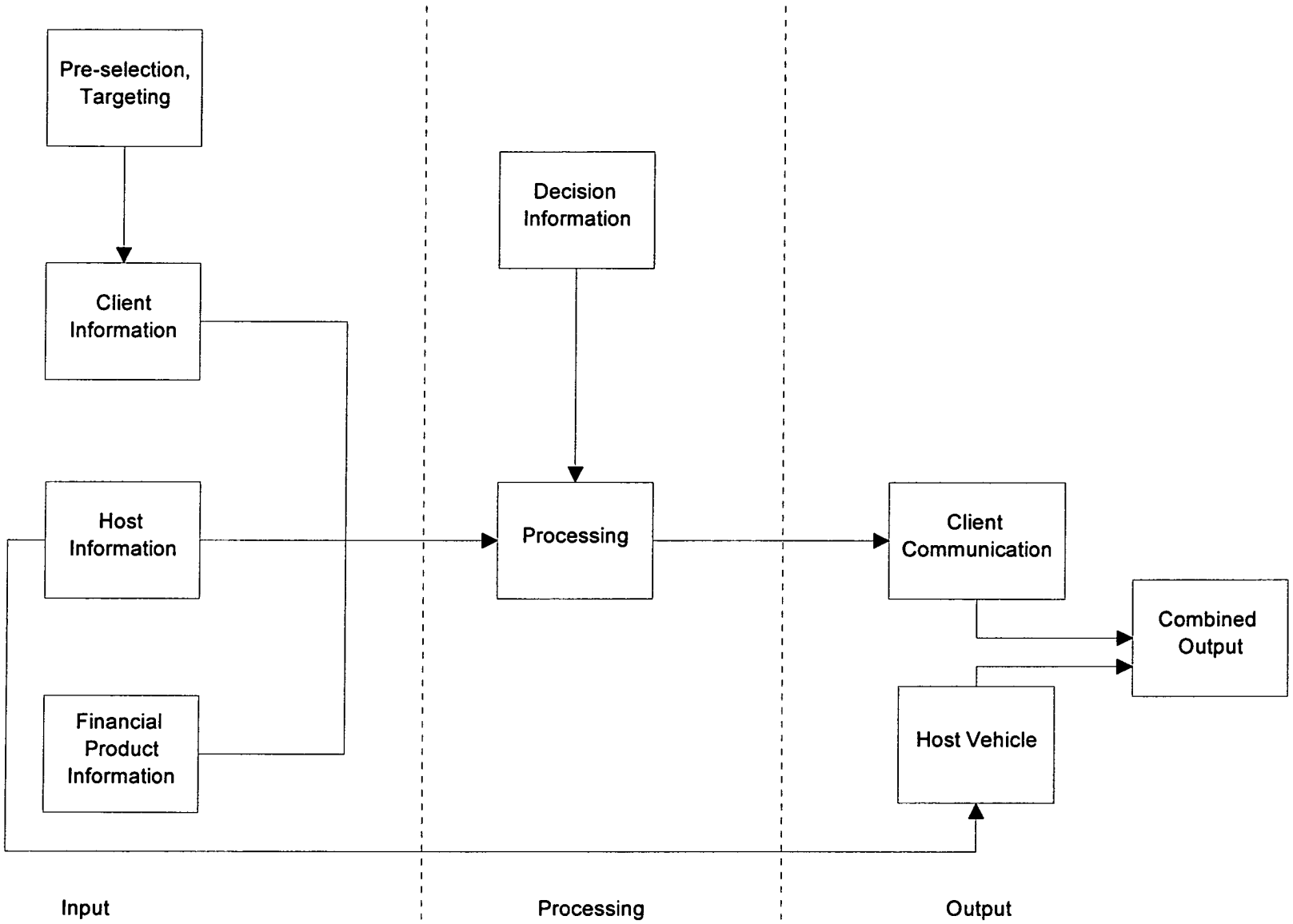

FIG. 4

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DATA INPUT MODULE

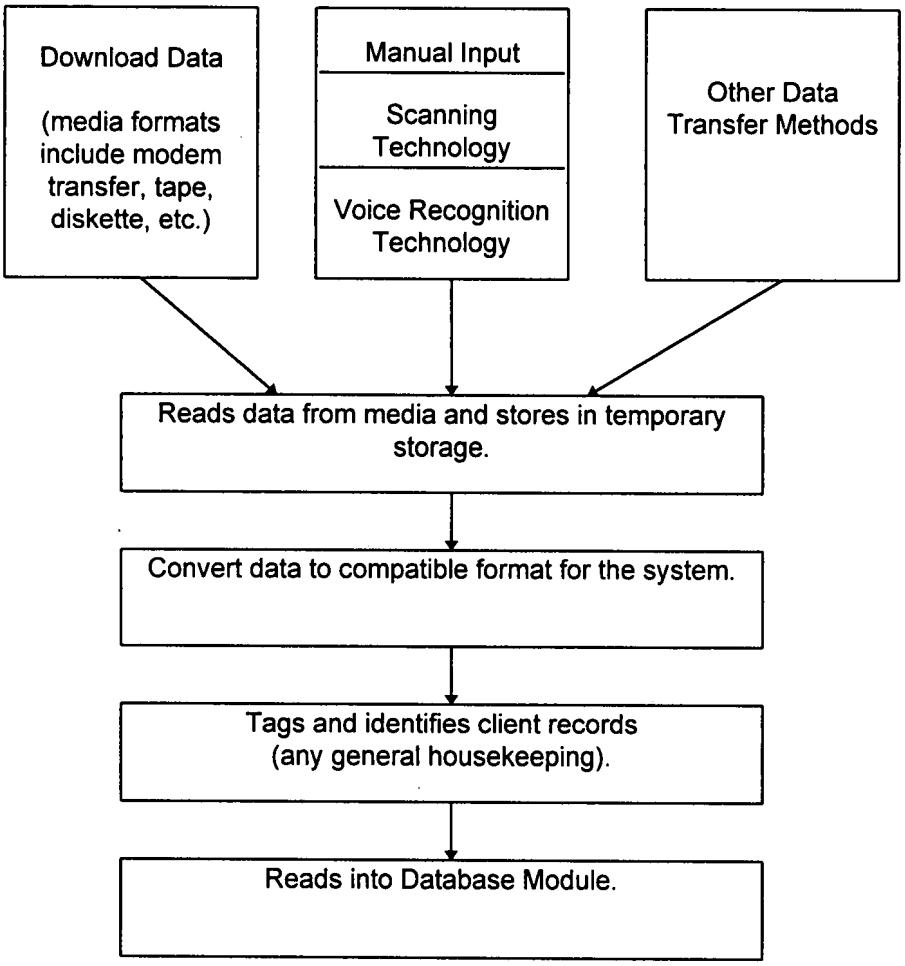

FIG. 5

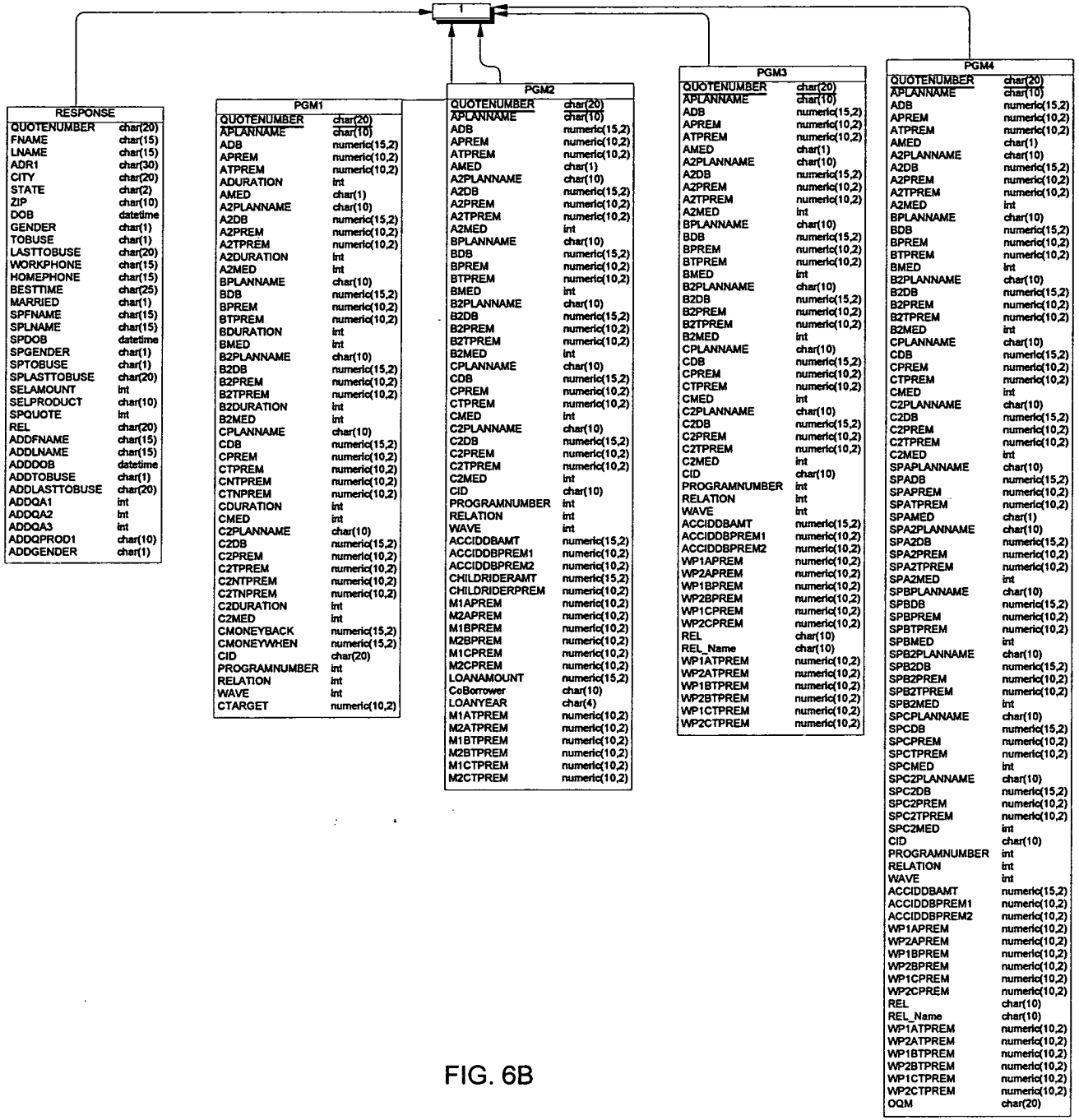
RESPONSE
QUOTENUMBER char(20)
FNAME char(15)
LNAME char(15)
ADR1 char(30)
CITY char(20)
STATE char(2)
ZIP char(10)
DOB datetime
GENDER char(1)
TOBUSE char(1)
LASTTOBUSE char(20)
WORKPHONE char(15)
HOMEPHONE char(15)
BESTTIME char(25)
MARRIED char(1)
SPFNAME char(15)
SPLNAME char(15)
SPDOB datetime
SPGENDER char(1)
SPTOBUSE char(1)
SPLASTTOBUSE char(20)
SELAMOUNT int
SELPRODUCT char(10)
SPQUOTE int
REL char(20)
ADDFNAME char(15)
ADDLNAME char(15)
ADDDOB datetime
ADDTOBUSE char(1)
ADDLASTTOBUSE char(20)
ADDQA1 int
ADDQA2 int
ADDQA3 int
ADDQPROD1 char(10)
ADDGENDER char(1)
PGM1
QUOTENUMBER char(20)
APLANNAME char(10)
ADB numeric(15,2)
APREM numeric(10,2)
ATPREM numeric(10,2)
ADURATION int
AMED char(1)
A2PLANNAME char(10)
A2DB numeric(15,2)
A2PREM numeric(10,2)
A2TPREM numeric(10,2)
A2DURATION int
A2MED int
BPLANNAME char(10)
BDB numeric(15,2)
BPREM numeric(10,2)
BTPREM numeric(10,2)
BDURATION int
BMED int
B2PLANNAME char(10)
B2DB numeric(15,2)
B2PREM numeric(10,2)
B2TPREM numeric(10,2)
B2DURATION int
B2MED int
CPLANNAME char(10)
CDB numeric(15,2)
CPREM numeric(10,2)
CTPREM numeric(10,2)
CNTPREM numeric(10,2)
CTNPREM numeric(10,2)
CDURATION int
CMED int
C2PLANNAME char(10)
C2DB numeric(15,2)
C2PREM numeric(10,2)
C2TPREM numeric(10,2)
C2NTPREM numeric(10,2)
C2TNPREM numeric(10,2)
C2DURATION int
C2MED int
CMONEYBACK numeric(15,2)
CMONEYWHEN numeric(15,2)
CID char(20)
PROGRAMNUMBER int
RELATION int
WAVE int
CTARGET numeric(10,2)
PGM2
QUOTENUMBER char(20)
APLANNAME char(10)
ADB numeric(15,2)
APREM numeric(10,2)
ATPREM numeric(10,2)
AMED char(1)
A2PLANNAME char(10)
A2DB numeric(15,2)
A2PREM numeric(10,2)
A2TPREM numeric(10,2)
A2MED int
BPLANNAME char(10)
BDB numeric(15,2)
BPREM numeric(10,2)
BTPREM numeric(10,2)
BMED int
B2PLANNAME char(10)
B2DB numeric(15,2)
B2PREM numeric(10,2)
B2TPREM numeric(10,2)
B2MED int
CPLANNAME char(10)
CDB numeric(15,2)
CPREM numeric(10,2)
CTPREM numeric(10,2)
CMED int
C2PLANNAME char(10)
C2DB numeric(15,2)
C2PREM numeric(10,2)
C2TPREM numeric(10,2)
C2MED int
CID char(10)
PROGRAMNUMBER int
RELATION int
WAVE int
ACCIDDBAMT numeric(15,2)
ACCIDDBPREM1 numeric(10,2)
ACCIDDBPREM2 numeric(10,2)
CHILDRIDERAMT numeric(15,2)
CHILDRIDERPREM numeric(10,2)
M1APREM numeric(10,2)
M2APREM numeric(10,2)
M1BPREM numeric(10,2)
M2BPREM numeric(10,2)
M1CPREM numeric(10,2)
M2CPREM numeric(10,2)
LOANAMOUNT numeric(15,2)
CoBorrower char(10)
LOANYEAR char(4)
M1ATPREM numeric(10,2)
M2ATPREM numeric(10,2)
M1BTPREM numeric(10,2)
M2BTPREM numeric(10,2)
M1CTPREM numeric(10,2)
M2CTPREM numeric(10,2)
PGM3
QUOTENUMBER char(20)
APLANNAME char(10)
ADB numeric(15,2)
APREM numeric(10,2)
ATPREM numeric(10,2)
AMED char(1)
A2PLANNAME char(10)
A2DB numeric(15,2)
A2PREM numeric(10,2)
A2TPREM numeric(10,2)
A2MED int
BPLANNAME char(10)
BDB numeric(15,2)
BPREM numeric(10,2)
BTPREM numeric(10,2)
BMED int
B2PLANNAME char(10)
B2DB numeric(15,2)
B2PREM numeric(10,2)
B2TPREM numeric(10,2)
B2MED int
CPLANNAME char(10)
CDB numeric(15,2)
CPREM numeric(10,2)
CTPREM numeric(10,2)
CMED int
C2PLANNAME char(10)
C2DB numeric(15,2)
C2PREM numeric(10,2)
C2TPREM numeric(10,2)
C2MED int
CID char(10)
PROGRAMNUMBER int
RELATION int
WAVE int
ACCIDDBAMT numeric(15,2)
ACCIDDBPREM1 numeric(10,2)
ACCIDDBPREM2 numeric(10,2)
WP1APREM numeric(10,2)
WP2APREM numeric(10,2)
WP1BPREM numeric(10,2)
WP2BPREM numeric(10,2)
WP1CPREM numeric(10,2)
WP2CPREM numeric(10,2)
REL char(10)
REL_Name char(10)
WP1ATPREM numeric(10,2)
WP2ATPREM numeric(10,2)
WP1BTPREM numeric(10,2)
WP2BTPREM numeric(10,2)
WP1CTPREM numeric(10,2)
WP2CTPREM numeric(10,2)
PGM4
QUOTENUMBER char(20)
APLANNAME char(10)
ADB numeric(15,2)
APREM numeric(10,2)
ATPREM numeric(10,2)
AMED char(1)
A2PLANNAME char(10)
A2DB numeric(15,2)
A2PREM numeric(10,2)
A2TPREM numeric(10,2)
A2MED int
BPLANNAME char(10)
BDB numeric(15,2)
BPREM numeric(10,2)
BTPREM numeric(10,2)
BMED int
B2PLANNAME char(10)
B2DB numeric(15,2)
B2PREM numeric(10,2)
B2TPREM numeric(10,2)
B2MED int
CPLANNAME char(10)
CDB numeric(15,2)
CPREM numeric(10,2)
CTPREM numeric(10,2)
CMED int
C2PLANNAME char(10)
C2DB numeric(15,2)
C2PREM numeric(10,2)
C2TPREM numeric(10,2)
C2MED int
SPAPLANNAME char(10)
SPADB numeric(15,2)
SPAPREM numeric(10,2)
SPATPREM numeric(10,2)
SPAMED char(1)
SPA2PLANNAME char(10)
SPA2DB numeric(15,2)
SPA2PREM numeric(10,2)
SPA2TPREM numeric(10,2)
SPA2MED int
SPBPLANNAME char(10)
SPBDB numeric(15,2)
SPBPREM numeric(10,2)
SPBTPREM numeric(10,2)
SPBMED int
SPB2PLANNAME char(10)
SPB2DB numeric(15,2)
SPB2PREM numeric(10,2)
SPB2TPREM numeric(10,2)
SPB2MED int
SPCPLANNAME char(10)
SPCDB numeric(15,2)
SPCPREM numeric(10,2)
SPCTPREM numeric(10,2)
SPCMED int
SPC2PLANNAME char(10)
SPC2DB numeric(15,2)
SPC2PREM numeric(10,2)
SPC2TPREM numeric(10,2)
SPC2MED int
CID char(10)
PROGRAMNUMBER int
RELATION int
WAVE int
ACCIDDBAMT numeric(15,2)
ACCIDDBPREM1 numeric(10,2)
ACCIDDBPREM2 numeric(10,2)
WP1APREM numeric(10,2)
WP2APREM numeric(10,2)
WP1BPREM numeric(10,2)
WP2BPREM numeric(10,2)
WP1CPREM numeric(10,2)
WP2CPREM numeric(10,2)
REL char(10)
REL_Name char(10)
WP1ATPREM numeric(10,2)
WP2ATPREM numeric(10,2)
WP1BTPREM numeric(10,2)
WP2BTPREM numeric(10,2)
WP1CTPREM numeric(10,2)
WP2CTPREM numeric(10,2)
OQM char(20)

FIG. 6B

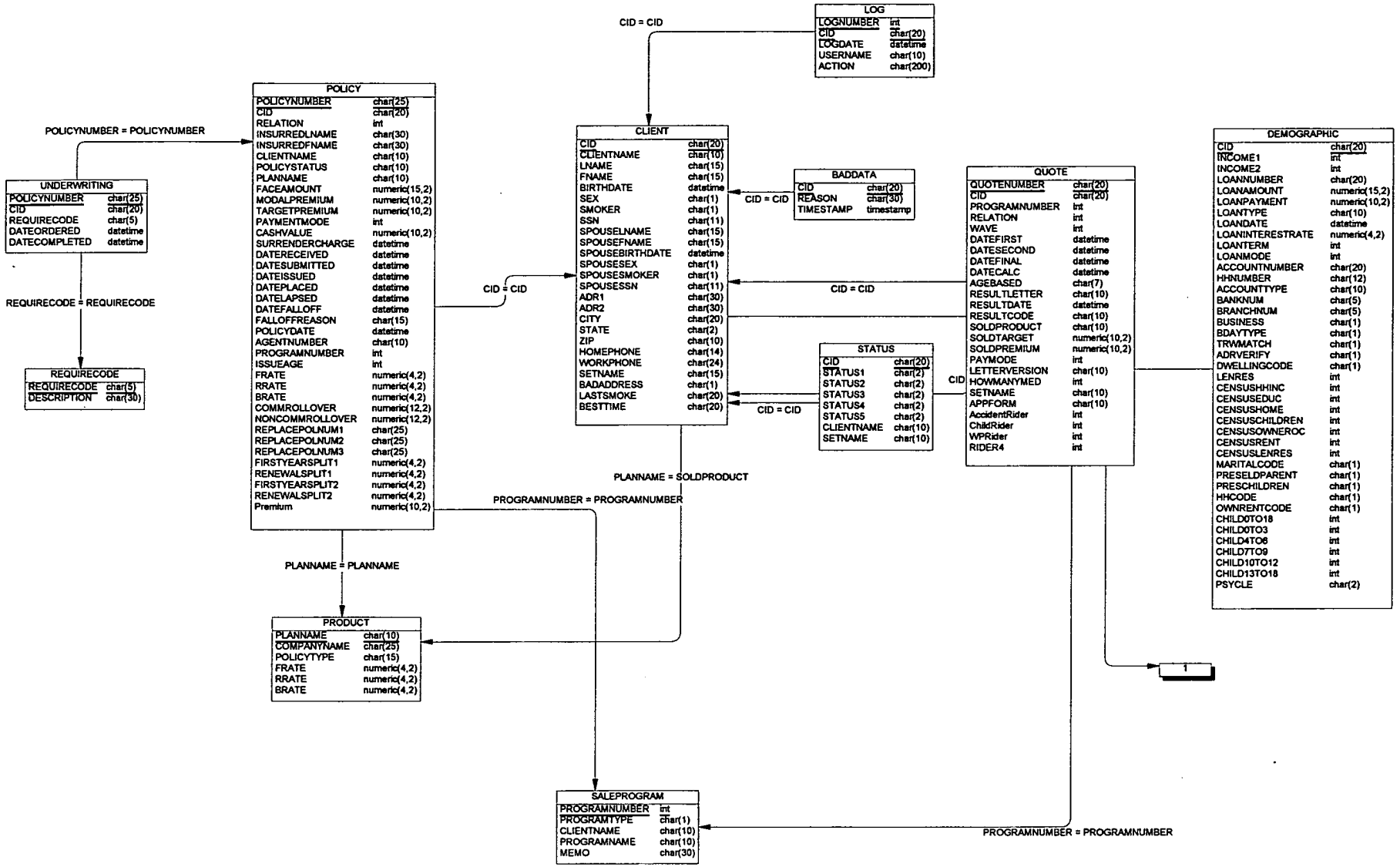

FIG. 6A

US6343270B1

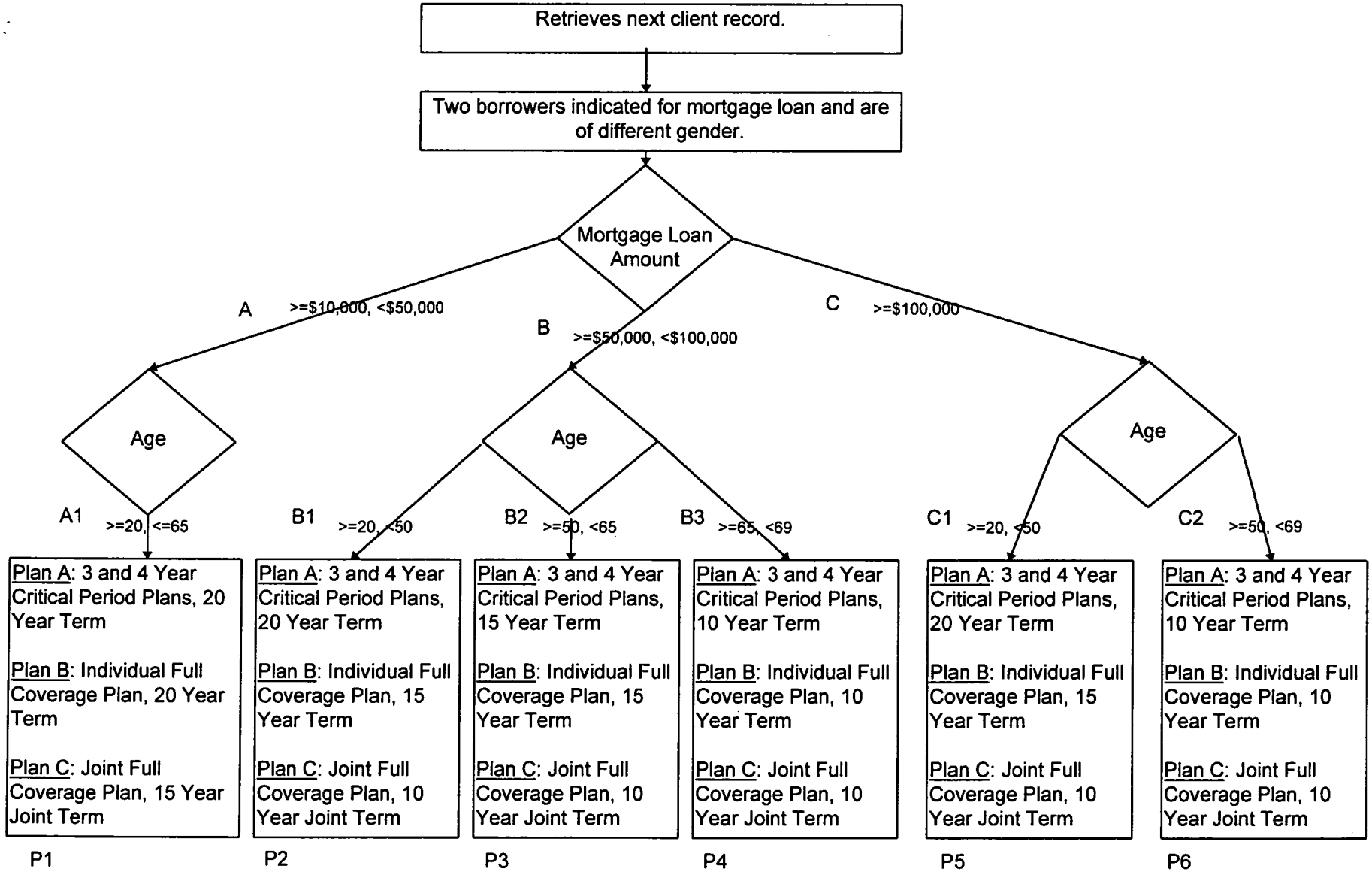

FIG. 10

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PROCESSOR MODULE

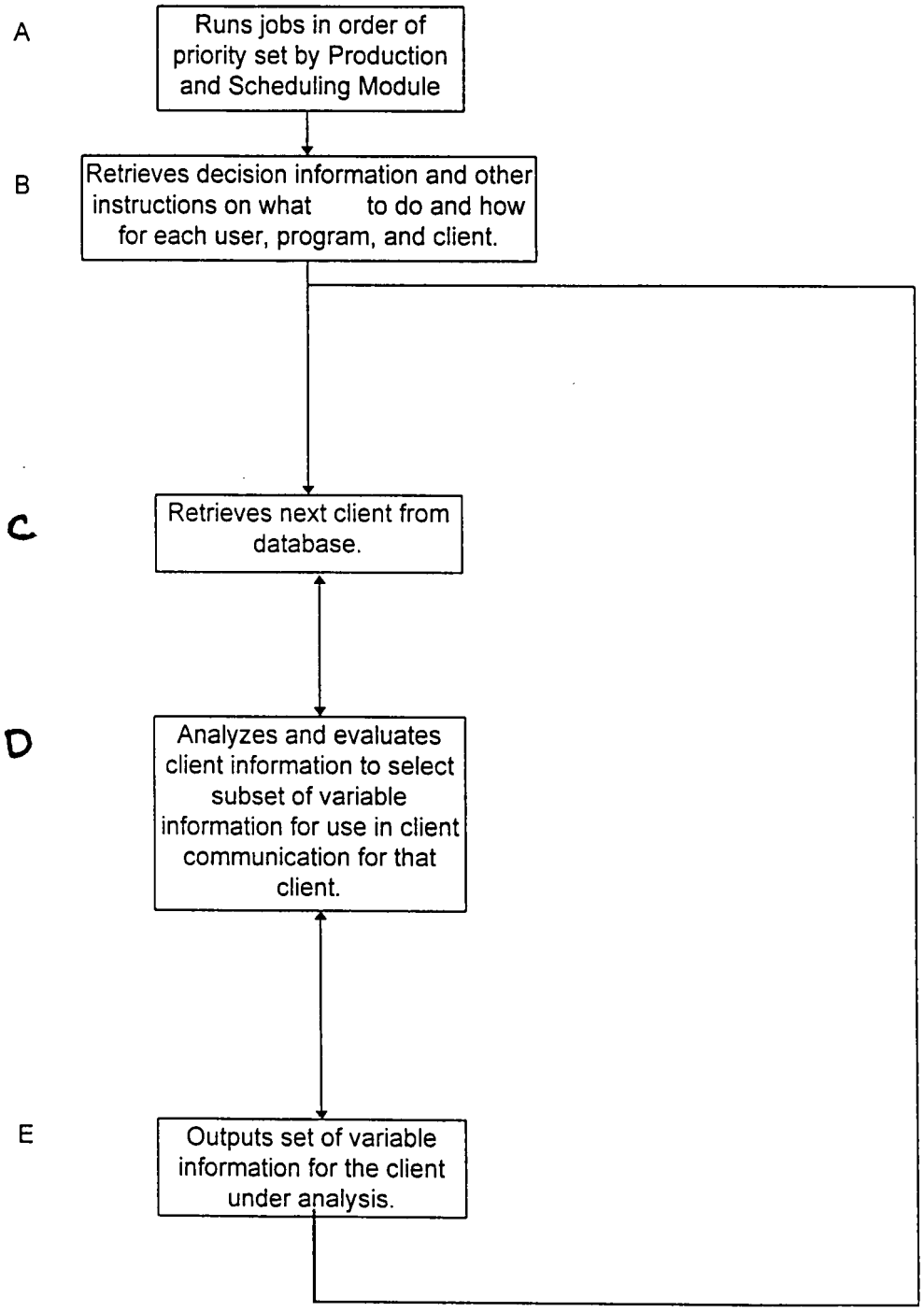

FIG. 7

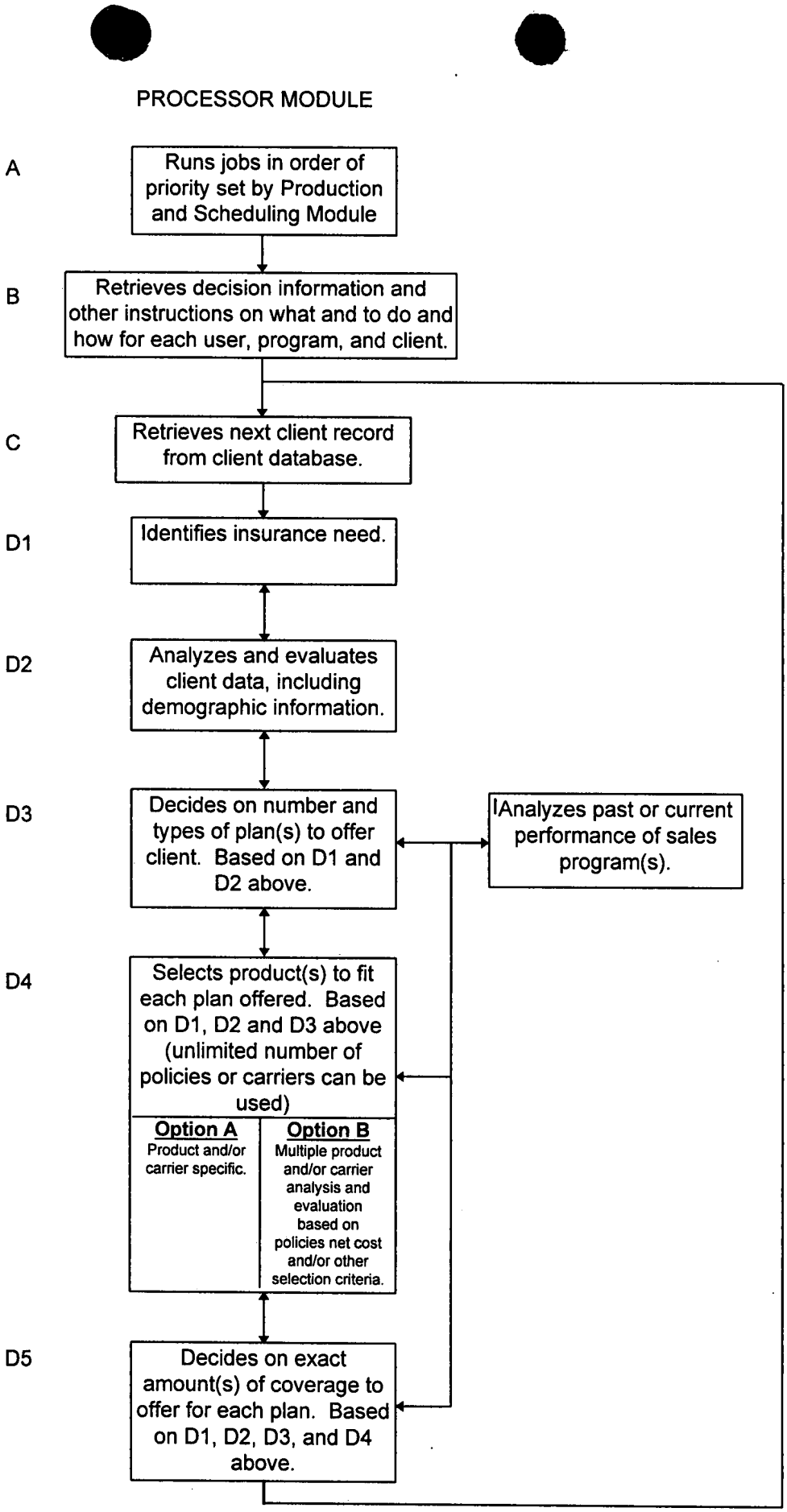
PROCESSOR MODULE
A
Runs jobs in order of priority set by Production and Scheduling Module
B
Retrieves decision information and other instructions on what and to do and how for each user, program, and client.
C
Retrieves next client record from client database.
D1
Identifies insurance need.
D2
Analyzes and evaluates client data, including demographic information.
D3
Decides on number and types of plan(s) to offer client. Based on D1 and D2 above.
IAnalyzes past or current performance of sales program(s).
D4
Selects product(s) to fit each plan offered. Based on D1, D2 and D3 above (unlimited number of policies or carriers can be used)
Option A
Product and/or carrier specific.
Option B
Multiple product and/or carrier analysis and evaluation based on policies net cost and/or other selection criteria.
D5
Decides on exact amount(s) of coverage to offer for each plan. Based on D1, D2, D3, and D4 above.

FIG. 8

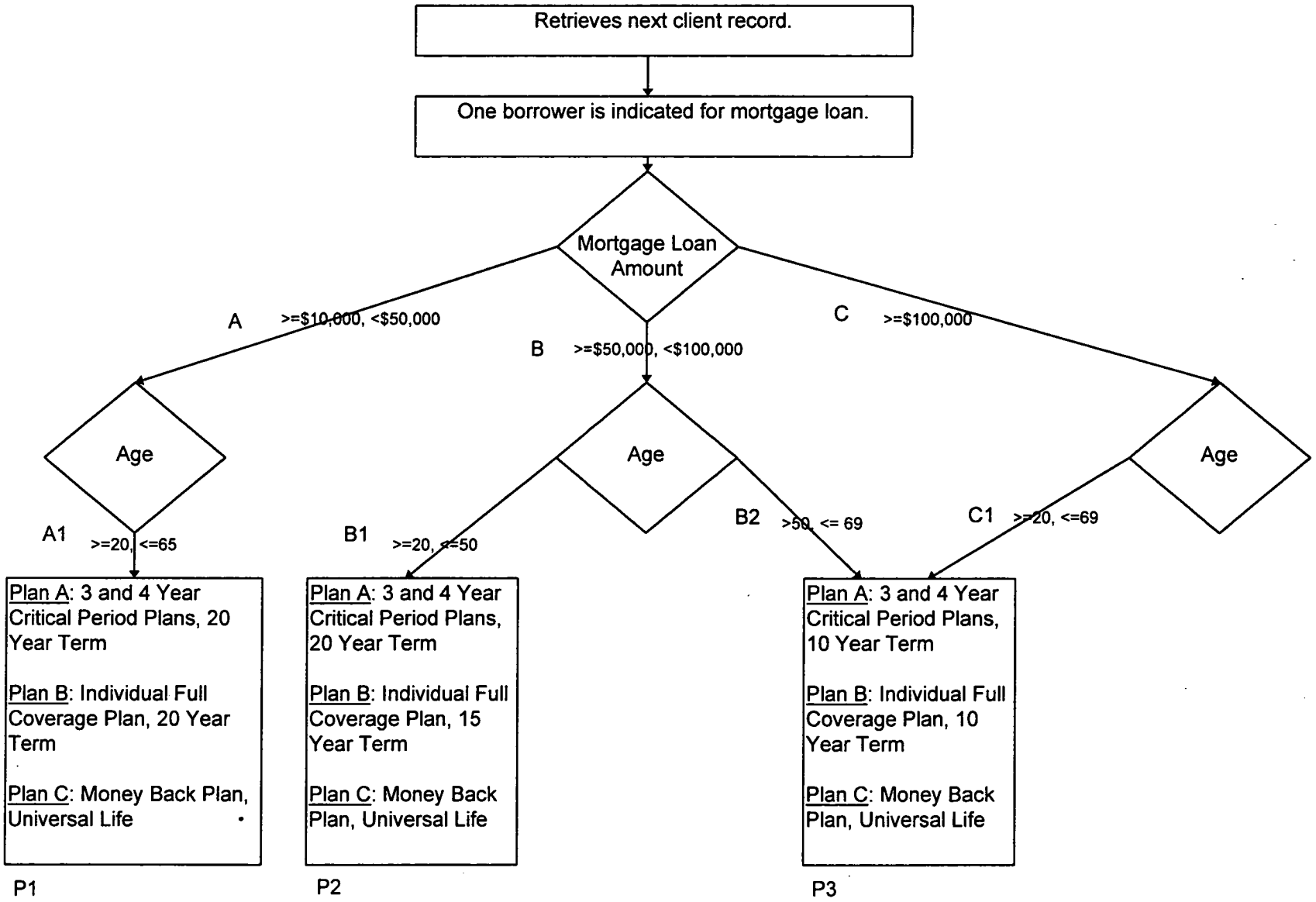

FIG. 9

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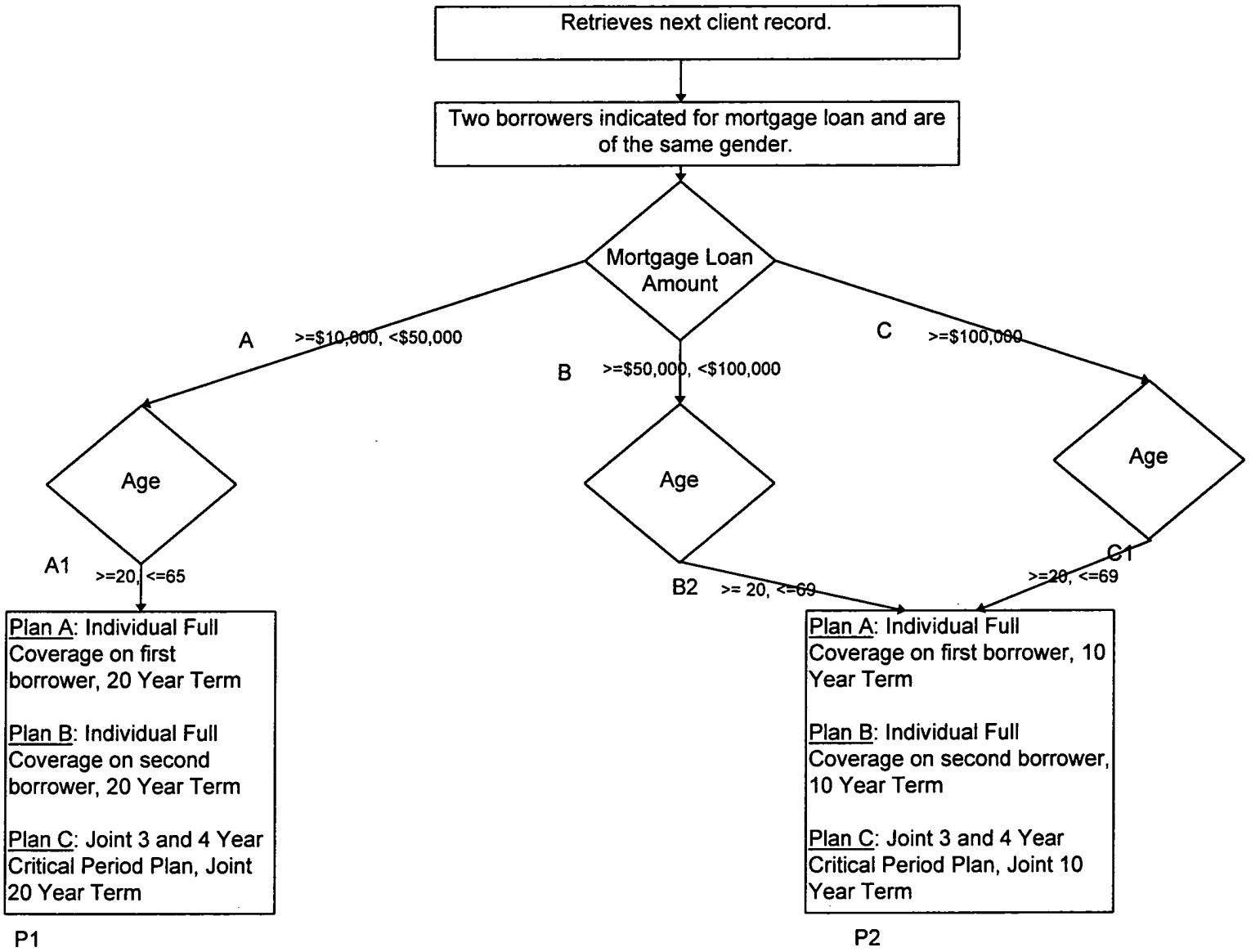

FIG. 11

08834240 .041597

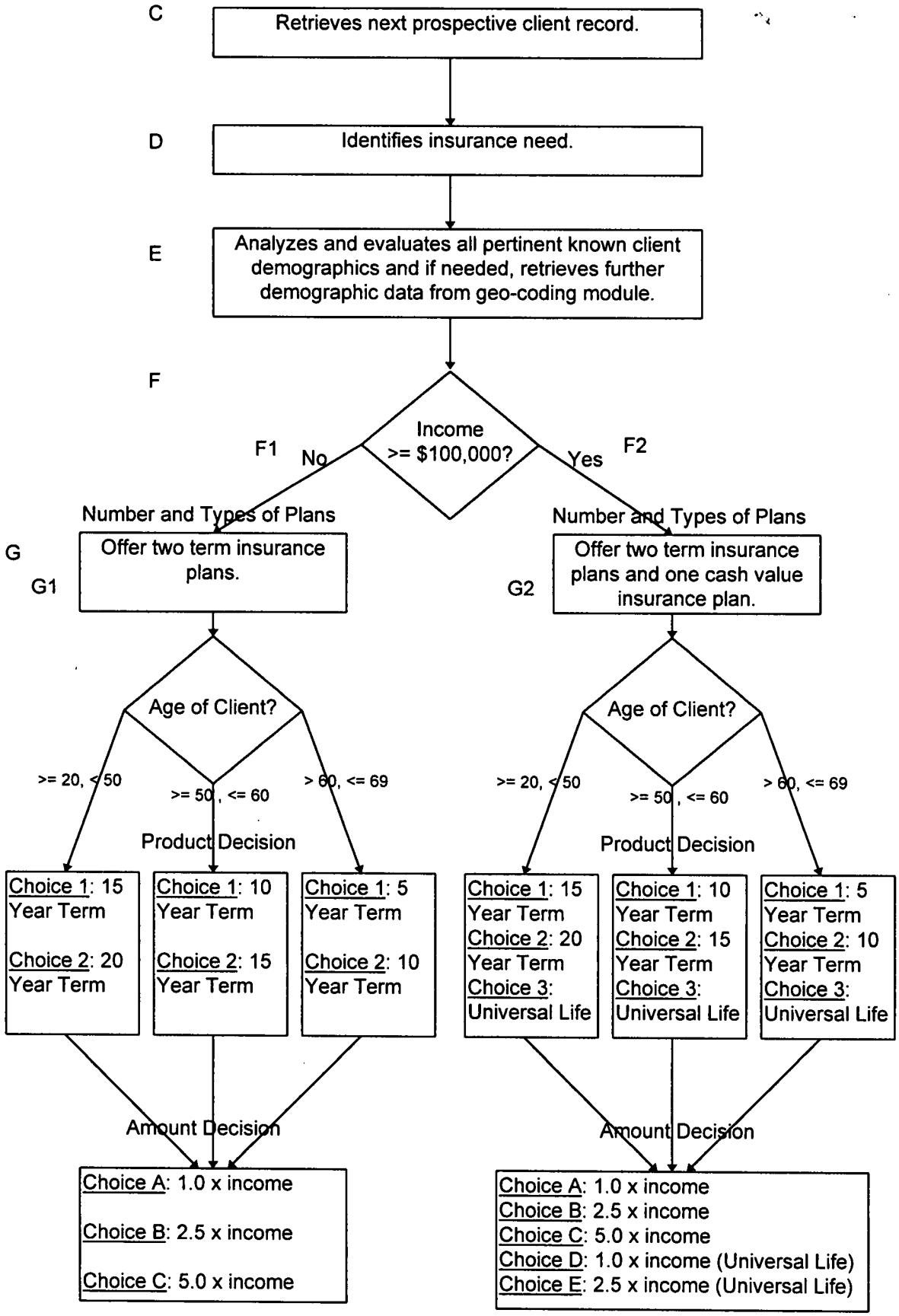
C
Retrieves next prospective client record.
D
Identifies insurance need.
E
Analyzes and evaluates all pertinent known client demographics and if needed, retrieves further demographic data from geo-coding module.
F
Income >= $100,000?
F1
No
Yes
F2
Number and Types of Plans
G
G1
Offer two term insurance plans.
Number and Types of Plans
G2
Offer two term insurance plans and one cash value insurance plan.
Age of Client?
>= 20, < 50
>= 50, <= 60
> 60, <= 69
Product Decision
Choice 1: 15 Year Term
Choice 2: 20 Year Term
Choice 1: 10 Year Term
Choice 2: 15 Year Term
Choice 1: 5 Year Term
Choice 2: 10 Year Term
Choice 1: 15 Year Term
Choice 2: 20 Year Term
Choice 3: Universal Life
Choice 1: 10 Year Term
Choice 2: 15 Year Term
Choice 3: Universal Life
Choice 1: 5 Year Term
Choice 2: 10 Year Term
Choice 3: Universal Life
Amount Decision
Choice A: 1.0 x income
Choice B: 2.5 x income
Choice C: 5.0 x income
Choice A: 1.0 x income
Choice B: 2.5 x income
Choice C: 5.0 x income
Choice D: 1.0 x income (Universal Life)
Choice E: 2.5 x income (Universal Life)

FIG. 12

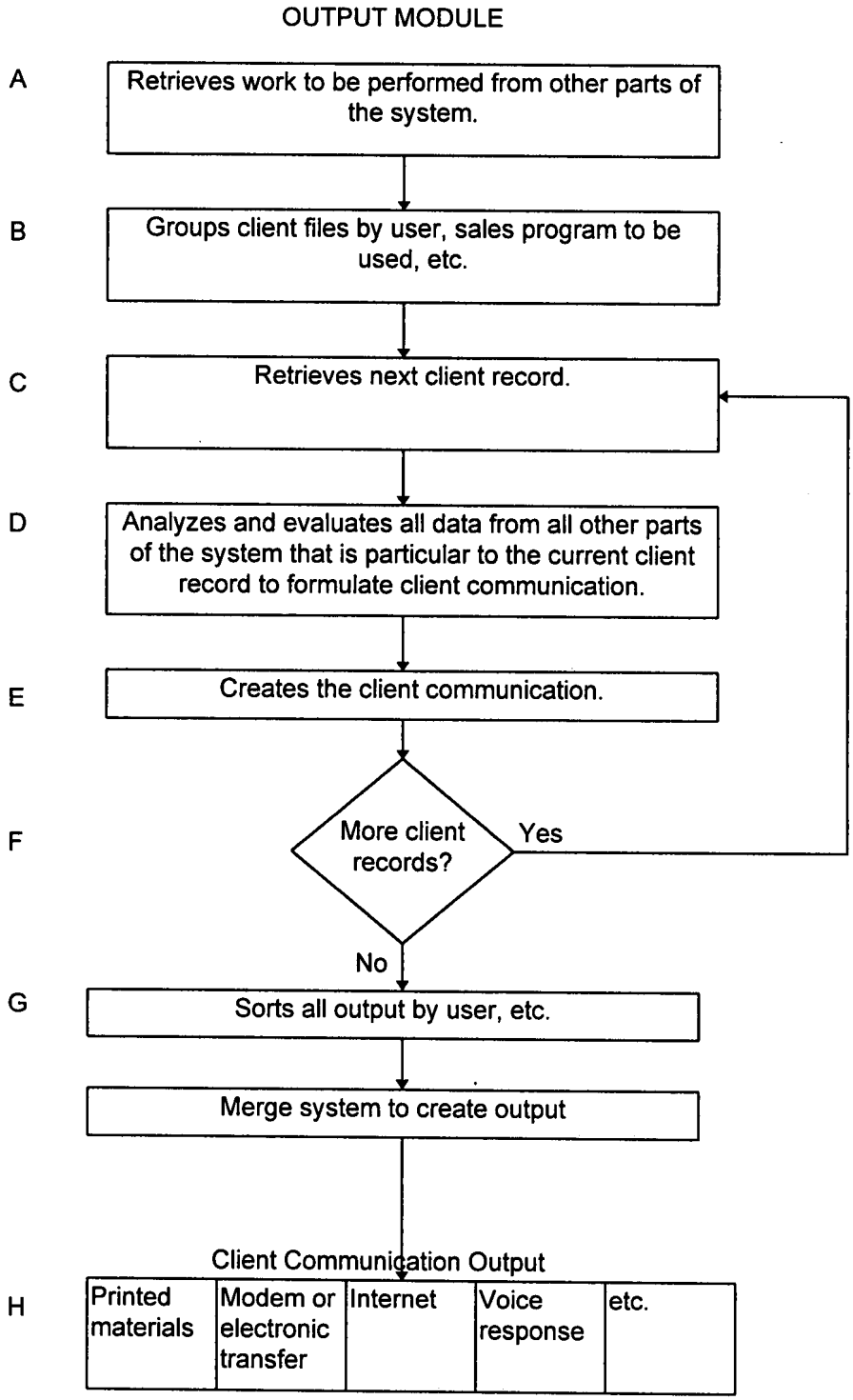
OUTPUT MODULE
A
Retrieves work to be performed from other parts of the system.
B
Groups client files by user, sales program to be used, etc.
C
Retrieves next client record.
D
Analyzes and evaluates all data from all other parts of the system that is particular to the current client record to formulate client communication.
E
Creates the client communication.
F
More client records?
Yes
No
G
Sorts all output by user, etc.
Merge system to create output
Client Communication Output
H
Printed materials
Modem or electronic transfer
Internet
Voice response
etc.

FIG. 13

PRODUCTION AND SCHEDULING

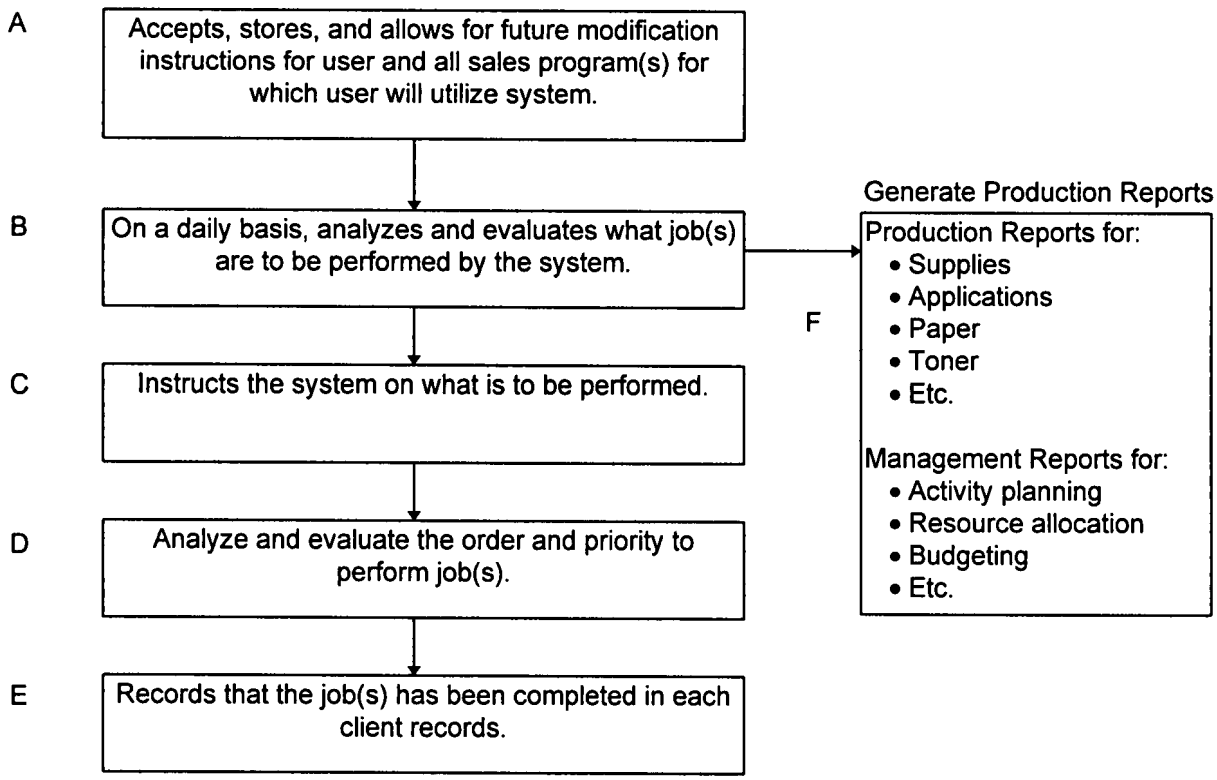

FIG. 14

SALES AND FINANCIAL REPORT AND ANALYSIS

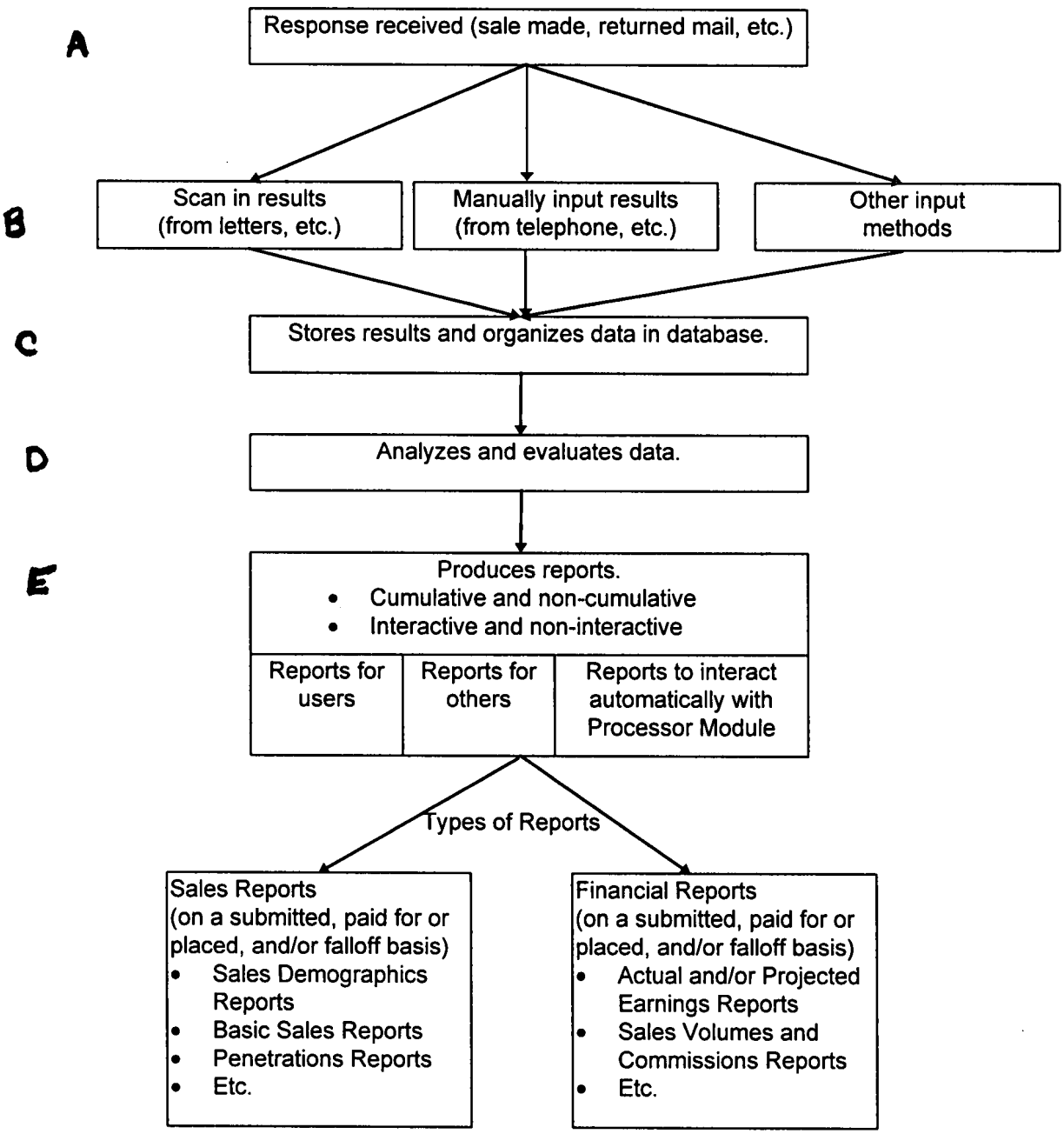

FIG. 15

TELEMARKETING MODULE

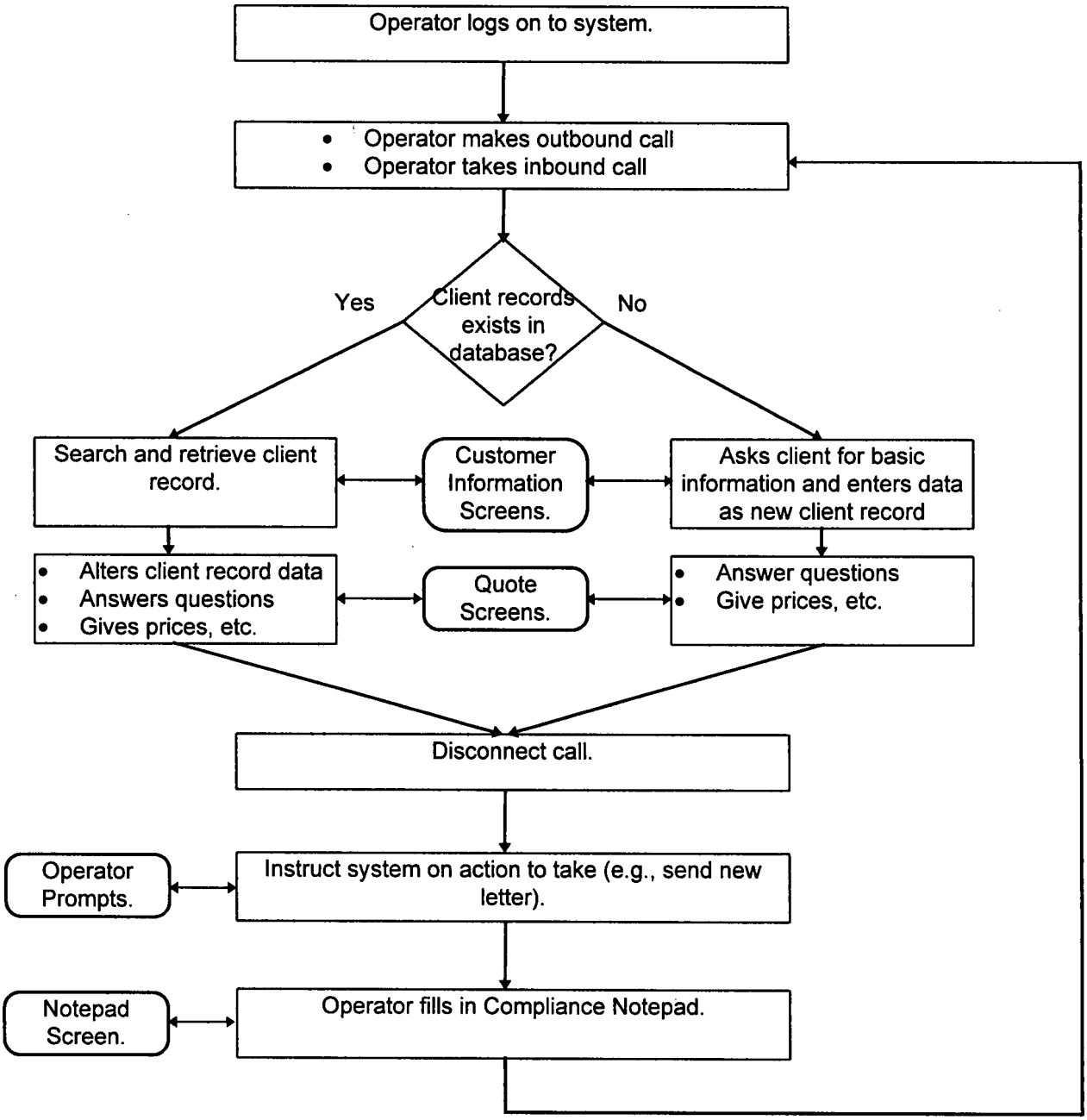

FIG. 16

NEW BUSINESS PROCESSING MODULE

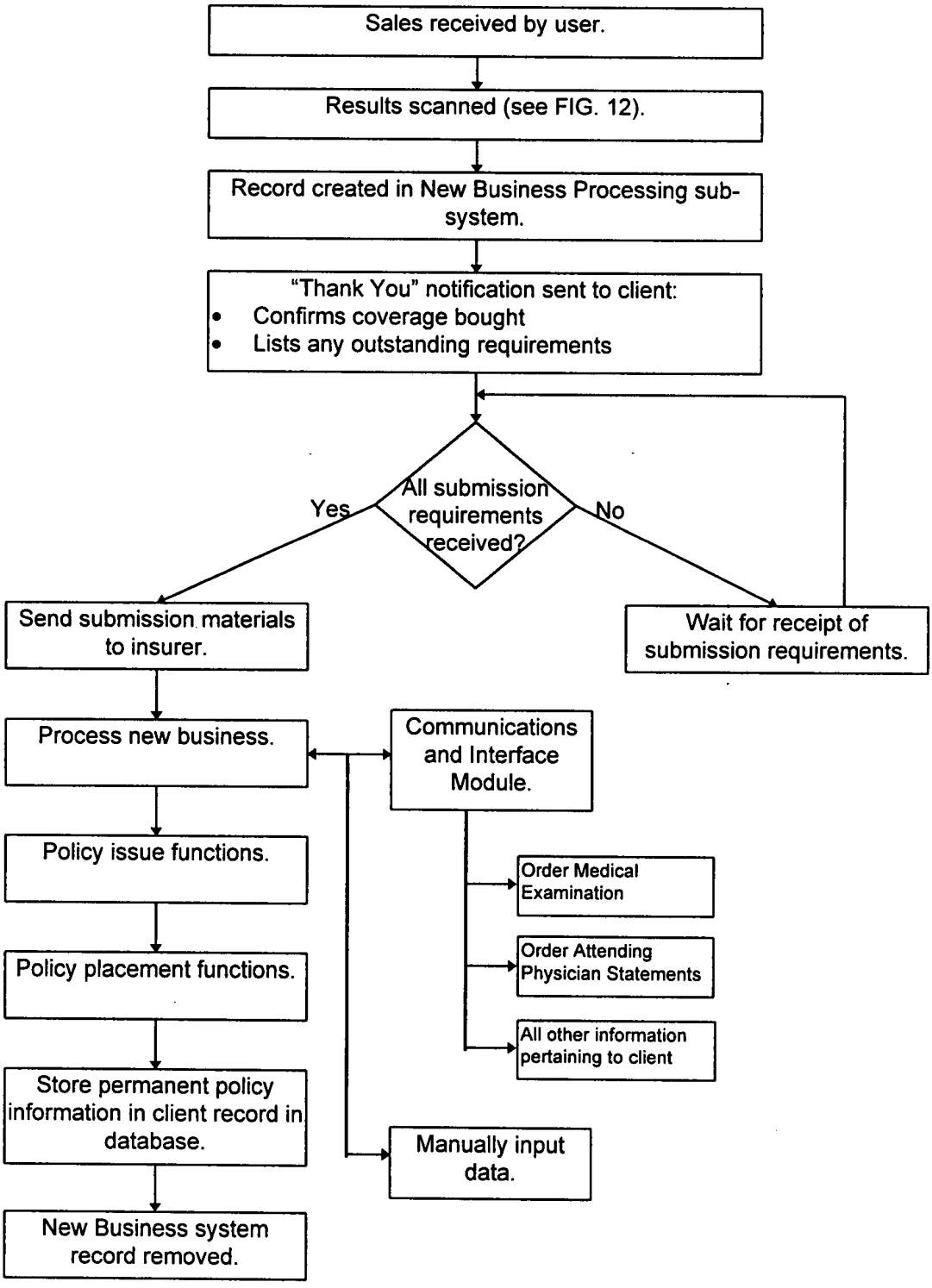

FIG. 17